

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 14-23810 JNP
Ruby S. Parrott Judge: Jerrold N Poslusny Jr.

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 2/13/2018
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR Initial Debtor: RP Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 402 per month to the Chapter 13 Trustee, starting on February 1, 2018 for approximately 18 more (of 60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 1920 Maurice River Parkway Vineland, NJ 08360

Proposed date for completion: in trial loan mod

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Specialized Loan Servicing (first mortgage company) was granted stay relief and is to receive no further payments through the plan. Debtor was offered and accepted a trial loan modification with trial payments starting March 1, 2018. Debtor will make payments outside of the plan pursuant to trial and/or permanent loan modification.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ (3090+1300 ptd) + \$800 pending supplemental fees
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	\$1370.87

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Citifinancial	2nd mortgage	\$15,071.16	\$244,900	\$368,871	\$0	NA	\$0 as previously confirmed

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
First Niagara Bank	2009 Mercedes-Benz R350	\$18,625	Unknown

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Specialized Loan Servicing / (American Servicing Co.) (1st mortgage) was granted stay relief and is to receive no further payments through the plan. (\$90,053.46 paid prior to relief.) Debtor is in a trial loan modification and mortgage payments will be made outside of the plan pursuant to trial and/or permanent loan modification.

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Citifinancial	2nd mortgage	\$15,071.16	\$244,900	\$368,871	\$0	100% (as previously confirmed)

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: e filed 7/8/2015 .

Explain below **why** the plan is being modified:

To address mortgage stay relief.
Debtor is in a trial loan modification.

Explain below **how** the plan is being modified:

SPS is to receive no further payments through the plan.
\$102,105 paid to date. Total plan length 60 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 2/17/18

/s/ Joseph J. Rogers
Attorney for the Debtor

Date: 2/17/18

/s/ Ruby S. Parrott
Debtor

Date: _____

/s/
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 2/17/18

/s/ Joseph J. Rogers
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 2/17/18

/s/ Ruby S. Parrott
Debtor

Date: _____

/s/
Joint Debtor

Imaged Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Ruby S. Parrott
DebtorCase No. 14-23810-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 49

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db +Ruby S. Parrott, 1920 Maurice River Parkway, Vineland, NJ 08360-1976
 aty +Phelan Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr Ameica's Servicing Company, PO Box 10388, Des Moines, IA 50306-0388
 cr +First Niagara Bank NA, c/o Saldutti Law Group, Robert L. Saldutti, Esquire,
 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
 cr +WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING C, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514899947 #+Agape Medical Center, Timothy Rhyne MD. LLC, 1450 E. Chestnut Avenue Bldg Suite E,
 Vineland, NJ 08361-8467
 514899948 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 514899952 +Americas Servicing Co, P.O. Box 10328, Des Moines, IA 50306-0328
 514899953 +Apex Asset, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 514899954 +Balanced Healthcare Receivables LLC, PO Box 9577, Manchester, NH 03108-9577
 514899955 C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
 514899956 +++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469
 (address filed with court: Center For Diagnostic Imaging, 1550 E Chestnut Ave,
 Vineland, NJ 08361)
 514899957 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 514899962 +CVS/Caremark, PO Box 659539, San Antonio, TX 78265-9539
 515048073 CitiFinancial Servicing LLC, P. O. Box 6043, Sioux Falls, SD 57117-6043
 514899958 +Comenity Bank/dressbrn, PO Box 182273, Columbus, OH 43218-2273
 514899959 Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345
 517190739 +Credit Suisse First Boston Mortgage Securities, KML Law Group, P.C.,
 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 514899961 +Cumberland Nephrology Assoc, 1318 South Main Road Building 4A, Vineland, NJ 08360-6516
 514899964 +DCM Services LLC, 4150 Olson Memorial Hwy Ste 200, Minneapolis, MN 55422-4811
 514899963 +Dawn Leeds, 1206 North Delaware Street, Paulsboro, NJ 08066-1321
 514899965 Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 515443041 +First Niagara Bank NA, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300,
 Cherry Hill, NJ 08034-1511
 514899968 Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
 514899970 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437
 514899971 Pinnacle Mid-Atlantic Anes/NJ, PO Box 650782, Dallas, TX 75265-0782
 514899972 Quest Diagnostics, PO Box 4911, Southeastern, PA 19398-4911
 514899973 +Regional Diagnostic Imaging, PO Box 382, Huntingdon, PA 16652-0382
 514899975 +South Jersey Healthcare, PO Box 48274, Newark, NJ 07101-8474
 514899976 +South Jersey Hospital, PO Box 48274, Newark, NJ 07101-8474
 514899977 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 514899978 +Southern Regional Pathology As, PO Box 754, Millville, NJ 08332-0754
 516504782 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516504783 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515153731 +U.S. Bank National Association, as Trustee ET.AL, AMERICAS SERVICING COMPANY,
 Attention: Bankruptcy Department, MAC# #D3347-014, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7203
 514899980 +Vineland Ems, PO Box 1508, Vineland, NJ 08362-1508
 514899981 Virtua Health, PO Box 6007, Bellmawr, NJ 08099-6007
 514899982 +Wachspress, Rainear & Rana Cardiolog, 1076 E Chestnut Avenue, Vineland, NJ 08360-5843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2018 23:42:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 20 2018 23:42:42 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235514899949 +E-mail/Text: bkprpt@retrievalmasters.com Feb 20 2018 23:42:40 Amca,
4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615514899951 +E-mail/Text: bkprpt@retrievalmasters.com Feb 20 2018 23:42:40 American Medical Collection,
2269 S Saw Mill River Road, Bldg 3, Elmsford, NY 10523-3848514899950 +E-mail/Text: bkprpt@retrievalmasters.com Feb 20 2018 23:42:40 American Medical Collection,
PO Box 1235, Elmsford, NY 10523-0935514899960 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 20 2018 23:43:26
Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3246514899966 E-mail/Text: fnb.bk@fnfg.com Feb 20 2018 23:43:05 First Niagara Bank, 6950 S Transit Rd,
Lockport, NY 14094514958453 E-mail/Text: fnb.bk@fnfg.com Feb 20 2018 23:43:05 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514514899967 E-mail/Text: cio.bncmail@irs.gov Feb 20 2018 23:42:20 Internal Revenue Service,
Bankruptcy Department, 955 South Springfield Avenue, Springfield, NJ 08071514899969 +E-mail/Text: mpma1944@aol.com Feb 20 2018 23:42:46 Mpma Inc, PO Box 298,
Millville, NJ 08332-0298

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 49

Date Rcvd: Feb 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515004902 E-mail/Text: bnc-quantum@quantum3group.com Feb 20 2018 23:42:35
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514899974 ##+Shatkin Cardiology, 1051 W. Sherman Avenue 3A, Vineland, NJ 08360-6931
514899979 ##+Transworld Systems, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING COMPANY AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRU nj.bkecf@fedphe.com
Barbara J. Snively on behalf of Debtor Ruby S. Parrott jjresql@comcast.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING COMPANY AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRU nj.bkecf@fedphe.com
Joseph J. Rogers on behalf of Debtor Ruby S. Parrott jjresq@comcast.net, jjresql@comcast.net
Rebecca Ann Solarz on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-5, Home Equity Pass-Through Certificates, Series 2006-5, U.S. Bank National, as Trustee rsolarz@kmlawgroup.com
Robert L. Saldutti on behalf of Creditor First Niagara Bank NA rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com; kcollins@slgcollect.com

TOTAL: 8